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upon "economic friction," and show us whether we do not place under that rubric factors of quite other than a frictional nature.

What is of more practical importance, such studies cannot fail to impress upon the minds of many farmers the necessity of closer attention to the business side of agriculture. Of course not all farmers want suggestions from professors as to whether to keep cows or not; but a majority would cast about for improved methods if the facts were often presented as cogently as in this monograph.

Industry and Progress. By NORMAN HAPGOOD. Yale University Press: New Haven, 1911. 8vo, pp. 124. \$1.25 net.

This little volume is in part a series of lectures delivered before the Senior class in the Sheffield Scientific School of Yale University in the Page course on "Methods of Modern Business." The book deals largely with the socio-ethical relations between employer and employee. While the five chapters which deal with employment, labor, production, distribution, and progress are to a large extent economic in content, they are nevertheless more ethical and sociological in character. Altogether the volume is a valuable contribution on the ethical phases of our modern economic life.

The author, who is the editor of *Collier's Weekly*, uses a terse and convincing style in dealing with these dominating problems of our democracy and in presenting his optimistic conclusions drawn from the historical data presented.

The Solution of the Child-Labor Problem. By SCOTT NEARING. New York: Moffat Yard & Co., 1911. 8vo, pp. vii+145. \$1.00 net.

The first four chapters of this little volume point out the seriousness of the existing child-labor problem both from the individual and the social points of view. In chap. v the author asserts that while industrial conditions, parental neglect or greed, and the avarice of employers may, at times, be aggravating circumstances, the financial necessities of poor families and the failure of the schools to hold the interest of the child and develop his earning capacity are the primary causes of child labor. Three complementary methods of removing these causes are suggested: trade schools, the feeding of indigent school children, and minimum-wage laws. When these reform measures have been adopted, laws prohibiting work below a certain age will become really effective and beneficial in their operation.

The Examination of Insurance Companies. By S. H. WOLFE. New York: The Insurance Press, 1910. 8vo, pp. 248. \$3.00.

This book consists of a series of twenty-two brief talks on various topics in connection with the examination of insurance companies, and the auditing of their books, delivered by one of the nation's foremost actuaries before members of his office staff. Certain supplementary material—selections from statutes and additional papers—are well calculated to increase the value of the book to the practical examiner.

Technical subjects, usually so uninviting, are presented by Mr. Wolfe with